

**Remarks**

Claims 1-45 remain pending in the Application. Claims 30-32 have been amended.

Entry of the amendment is respectfully requested. No new matter has been added.

The amendments correct typographical errors in claims 30-32. The amendment to claim 30 provides proper antecedent basis for "the accessed card data". Applicants previously authorized the Office to make claim 30 dependent on claim 29 in their Supplemental Appeal Brief. The amendments to claims 31 and 32 remove the unnecessary term "further".

Applicants respectfully submit that the amendments merely embody the correction of formal matters without changing the scope of the claims. The amendments require no substantial amount of additional work on the part of the Office. Thus, entry thereof is respectfully requested.

**Comments on the Statement of Reasons for Allowance**

Applicants acknowledge the Office's admission that the pending claims are patentable over the references of record. Applicants respectfully submit that while the specific features and relationships mentioned in the statement of reasons for allowance are not disclosed or suggested in the prior art, these are not the only recited features and relationships which are not found in the prior art. Furthermore, the statement sometimes indicates a general paraphrasing of claim language, and not necessarily the exact claim language. The statement also refers to subject matter (or language) which is not recited in all of the claims. It should be understood that the allowed subject matter is to only be limited by that subject matter which is specifically recited. Any remarks in the statement which narrow the recited subject matter should be disregarded.

**Comments on the Substance of the Interview**

A brief conversation was conducted on June 17, 2005 between Examiner Debra Charles and a representative (Daniel Wasil, Reg. No. 45,303) of Applicants. It is unclear whether the conversation constituted an interview. Applicants' representative expressed that (based on the record) there was no need for a terminal disclaimer.

## **Conclusion**

Entry of the Amendment and Comments herein is respectfully requested.

Respectfully submitted,

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